

Certificate Number: 14912-NJ-DE-037610981

Bankruptcy Case Number: 20-12742



14912-NJ-DE-037610981

## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 21, 2023, at 2:14 o'clock PM EDT, Joyce Marks completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 21, 2023 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor

B 23 (Official Form 23) (12/07)

## United States Bankruptcy Court

In re Joyce Marks,  
Debtor

Case No. 20-12742

Chapter 13

### DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

*Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

☐ I, Joyce Marks, the debtor in the above-styled case, hereby  
(Printed Name of Debtor)  
certify that on 07/21/2023 (Date), I completed an instructional course in personal financial management  
provided by Debtoredu LLC, an approved personal financial  
(Name of Provider)  
management provider.

Certificate No. (if any): 14912-NJ-DE-037610981.

☐ I, \_\_\_\_\_, the debtor in the above-styled case, hereby  
(Printed Name of Debtor)  
certify that no personal financial management course is required because of [Check the appropriate box.]:  
☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);  
☐ Active military duty in a military combat zone; or  
☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/Joyce Marks

Date: 07/24/2023

---

*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)